

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

IN RE: Diane A Jackson

1367 Wentworth Ave

Calumet City IL 60409

Debtor(s)

CASE NO: 16-03091

CHAPTER 13

JUDGE: Deborah L Thorne

NOTICE OF MOTION TO APPROVE FINAL LOAN MODIFICATION AGREEMENT

To: See Attached Service List

Please Take Notice that on 07/18/2018 at 9:30am or soon thereafter as I may be heard, I shall appear before the Honorable Judge Deborah L Thorne or any other Bankruptcy Judge presiding in his/her place in Room 613, the courtroom usually occupied by said Judge, in the Dirksen Federal Building, 219 S Dearborn, Chicago IL 60604

Debtor(s) Diane A Jackson has filed papers with the court asking the court to approve a loan modification.

Your rights may be affected. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case.

If you do not have an attorney, you may wish to consult with one.

If you do not want the court to grant the relief sought in the motion, then on or before twenty-one (21) days from the date set forth in the Certificate of Service for the motion, you must file with the court a response explaining your position by mailing your response by regular U.S. Mail to Clerk, U.S. Bankruptcy Court, 219 South Dearborn, Room 710 Chicago IL 60604 OR your attorney must file a response using the court's ECF System.

The Court must received your response on or before the above date.

You must also send a copy of your response either by 1) the court's ECF System or 2) regular U.S. Mail to:

Marilyn O Marshall
224 S Michigan Ave Ste 800
Chicago IL 60604

United States Trustee
219 S Dearborn
Chicago IL 60604

If you or your attorney do not take these steps, the court may decide that you do not oppose the relief sought in the motion and may enter an order granting that relief without further hearing or notice.

Label Matrix for local noticing
0752-1
Case 16-03091
Northern District of Illinois
Chicago
Sun Jun 24 17:46:39 CDT 2018

U.S. Bankruptcy Court
Eastern Division
219 S Dearborn
7th Floor
Chicago, IL 60604-1702

Capital One
PO Box 30285
Salt Lake City, UT 84130-0285

ChexSystems
7805 Hudson Rd Ste 100
Woodbury, MN 55125-1703

Comenity Bank/Meijer
PO Box 182789
Columbus, OH 43218-2789

Dept of Administrative Hearings
400 W Superior
Chicago, IL 60654-3409

Experian
PO Box 2002
Allen, TX 75013-2002

Illinois Dept of Revenue
Springfield, IL 62719-0001

MONTEREY FINANCIAL SERVICES
C/O MERCHANTS CREDIT SOLUTIONS
PO BOX 3664
TUSTIN CA 92781-3664

Mid America Bank & Trust
5109 S Broadband Ln
Sioux Falls, SD 57108-2208

Ocwen Loan Servicing, LLC
4375 Jutland drive
Suite 200
P.O. Box 17933
San Diego, CA 92177-7921

346 W 138th St
Riverdale, IL 60827-1625

Capital One Bank (USA), N.A.
PO Box 71083
Charlotte, NC 28272-1083

City of Chicago
Dept of Revenue
121 N LaSalle St
Chicago, IL 60602-1288

Comenity Bank/NWYRK & CO
PO Box 182789
Columbus, OH 43218-2789

Dept of Administrative Hearings
740 N Sedgwick 2nd Floor
Chicago, IL 60654-2555

HSBC Bank USA National Association
c/o Ocwen Loan Servicing, LLC
Attn: Bankruptcy Department
P.O. BOX 24605
West Palm Beach, FL 33416-4605

Kay Jewelers
375 Ghent Rd
Fairlawn, OH 44333-4600

Mabt/Confin
121 Continental Dr Ste 108
Newark, DE 19713-4326

Mid America Bank & Trust
Total Visa
PO Box 91510
Sioux Falls, SD 57109-1510

Ocwen Loan Servicing, LLC as servicer for HS
c/o Codilis & Associates P.C.
15W030 North Frontage Road, Suite 100
Burr Ridge, IL 60527-6921

CAPITAL ONE, N.A.
C/O BECKETT AND LEE LLP
PO BOX 3001
MALVERN, PA 19355-0701

Celtic Bank/Confinco
121 Continental Dr Ste 108
Newark, DE 19713-4326

Comenity Bank/Carsons
PO Box 182789
Columbus, OH 43218-2789

Comenity Bank/VICTORIAS SECRET
PO Box 182789
Columbus, OH 43218-2789

Equifax
PO Box 740241
Atlanta, GA 30374-0241

Illinois Department of Revenue
Bankruptcy Section
P.O. Box 64338
Chicago, Illinois 60664-0291

Kohls/Capone
PO Box 3115
Milwaukee, WI 53201-3115

Majestic Financial
6537 Castor Ave
Philadelphia, PA 19149-2708

Monterey Financial Services
4095 Avenida De La Plata
Oceanside, CA 92056-5802

OCWEN Loan Servicing
1661 Worthington Rd Ste 100
West Palm Beach, FL 33409-6493

Ocwen Loan Servicing, LLC
c/o ALDRIDGE PITE, LLP
4375 Jutland Dr., Suite 200
P.O. Box 17933
San Diego, CA 92177-7921

Ocwen Loan Servicing, LLC
c/o Codilis & Associates PC
15W030 North Frontage Road
Suite 100
Burr Ridge, IL 60527-6921

Quantum3 Group LLC as agent for
Comenity Bank
PO Box 788
Kirkland, WA 98083-0788

(p)SPRINGLEAF FINANCIAL SERVICES
P O BOX 3251
EVANSVILLE IN 47731-3251

Springleaf Financial SVS
PO Box 59
Evansville, IN 47701-0059

Toyota Motor Credit
1111 W 22nd St Ste 420
Oak Brook, IL 60523-1959

Transunion
PO Box 1000
Chester, PA 19022

Webbank/Fingerhut
6250 Ridgewood Rd
Saint Cloud, MN 56303-0820

Wells Fargo Bank, N.A., d/b/a WFDS
P.O. Box 19657
Irvine, CA 92623-9657

Wells Fargo Dealer Services
PO Box 1697
Winterville, NC 28590-1697

Zingo Cash
200 N Fairway Dr Ste 198
Vernon Hills, IL 60061-1861

Zingo Cash Illinois LLC
200 Fairway Drive #180
Vernon Hills, IL 60061-1861

nicor gas
po box 549
Aurora il 60507-0549

Diane A Jackson
1367 Wentworth Ave
Calumet City, IL 60409-6039

Marilyn O Marshall
224 South Michigan Ste 800
Chicago, IL 60604-2503

Patrick S Layng
Office of the U.S. Trustee, Region 11
219 S Dearborn St
Room 873
Chicago, IL 60604-2027

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified
by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g) (4).

SPRINGLEAF FINANCIAL SERVICES
PO BOX 3251
EVANSVILLE, IN 47731

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(u)Deutsche Bank National Trust Company f/k/a

(u)Springleaf Financial Services Of Illinois,

(u)Wells Fargo Bank, N.A. d/b/a Wells Fargo D

(u)Target Financial

(d)nicor gas
po box 549
aurora il 60507-0549

End of Label Matrix	
Mailable recipients	46
Bypassed recipients	5
Total	51

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

IN RE: Diane A Jackson

CASE NO: 16-03091

1367 Wentworth Ave

CHAPTER 13

Calumet City IL 60409

JUDGE: Deborah L Thorne

Debtor(s)

MOTION TO APPROVE FINAL LOAN MODIFICATION AGREEMENT

Now Comes the Debtor(s), Diane A Jackson, and request the court to approve the terms of the attached loan modification as stated in the following memorandum in support. See attached Exhibit A

MEMORANDUM IN SUPPORT

1. The Debtor(s) filed the case on 02/02/2016
2. This is a below median income case.
3. The mortgage creditor affected by the loan modification is Ocwen Loan Servicing, LLC
4. The mortgage is currently paid directly by the debtor(s).
The treatment will not be changed by this modification.
5. The mortgage balance owed on the date of filing was \$99012.00
6. The current mortgage payment is \$878.41 and the current interest rate is 6.37500%
7. The trial payment period of 3 payments of \$878.41 began 01/01/2018
8. The modification, effective 06/01/2018 changes the principal and interest portion of the mortgage payment to Ocwen Loan Servicing, LLC starting

04/01/2018. The new mortgage interest rate is 6.37500%. The new mortgage interest rate is fixed.

9. The new mortgage payment includes: Real Estates Taxes: yes
Insurance: yes
10. The escrow portion of the mortgage payment, effective 04/01/2018 is \$381.79
11. The total mortgage payment, effective 04/01/2018 is \$878.41
12. The pre-petition arrears shall be: Eliminated
13. The post-petition arrears, if any, shall be: Eliminated
14. The modified principal balance of the loan is \$63559.28 The new maturity date is 02/01/2036
15. If the Chapter 13 Plan needs to be modified, then the debtor(s) shall file the appropriate separate motion within 21 days from the date of Order approving this Final Loan Modification Agreement.

Wherefore, the Debtor(s) request the court to approve the attached Loan Modification Agreement.

Respectfully submitted,

Debtor(s) Pro Se
(708)955-1808

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

IN RE: DIANE A JACKSON

1367 Wentworth Ave

Calumet City IL 60409

Debtor(s)

CASE NO: 16-03091

CHAPTER: 13

JUDGE: Deborah L Thorne

CERTIFICATE OF SERVICE

I hereby certify that on 06/26/2018, a copy of the foregoing Motion to Approve Final Loan Modification was filed with the U. S. Bankruptcy and mailed U S Mail First Class to the creditors listed on attached credit matrix

Cc: Chapter 13 Trustee & U.S. Trustees

See attached: All Creditors on Attached Matrix

*copy cert.
copy m.
notice*

Debtor(s) Pro Se

(708)955-1808